

Information to identify the case:

Debtor 1	Coralie A Williams	Social Security number or ITIN	xxx-xx-2934
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 14-19128-JNP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Coralie A Williams
aka Coralie Freeland

7/11/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Coralie A Williams
 Debtor

Case No. 14-19128-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 53

Date Rcvd: Jul 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2019.

db
 514961978 +Coralie A Williams, 8 Ray Smith Road, Sicklerville, NJ 08081-2113
 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 514767738 +Boston Heart Diagnostics, POB 842856, Boston, MA 02284-2856
 514935600 +CERASTES, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 514767741 +Carwell Montgomery, Attn: Feldman, Shepard, Wohlgelernter Et, 1845 Walnut Street, 21st Floor, Philadelphia, PA 19103-4720
 514767742 +Carwell Montgomery, Adm. Of Estate Of Bernadette Montgomery, 260 Christiana Road Apt. P3, New Castle, DE 19720-2958
 514767743 +Chase Auto Finance, POB 901003, Fort Worth, TX 76101-2003
 514860336 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
 (address filed with court: Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390)
 514767754 Inspira Health Network, 33 Irving Avenue, Bridgeton, NJ 08302
 514767755 +K. Jordan, c/o Creditors Bankruptcy Service, PO Box 740933, Dallas, TX 75374-0933
 514767757 +Marlton Village HOA, Attn: Camden County Court, 101 S. 5th Street, Ste 670, Camden, NJ 08103-4001
 514767758 +Masseys, c/o Creditors Bankruptcy Service, PO Box 740933, Dallas, TX 75374-0933
 514767763 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
 (address filed with court: Nissan Acceptance Corp, 7900 Ridgpoint Dr, Irving, TX 75063)
 514767761 +New Jersey State Transit Authority, 350 Newton Avenue, Camden, NJ 08103-1612
 514767762 +NewJesersy State Transit Corp., NJ Transit Headquarters, One Penn Plaza East, Newark, NJ 07105-2299
 514915752 +Wells Fargo Bank, NA, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jul 12 2019 11:27:44 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 12 2019 11:27:41 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 lm EDI: WFFC.COM Jul 12 2019 07:48:00 Wells Fargo, PO Box 10335, Des Moines, IA 50306-0335
 514767737 +EDI: CBSAMERIMARK Jul 12 2019 07:48:00 AmeriMark Premier, P.O. Box 2845, Monroe, WI 53566-8045
 514767739 +EDI: CAPITALONE.COM Jul 12 2019 07:48:00 Capital One, POB 30253, Salt Lake City, UT 84130-0253
 514767740 +EDI: CAPITALONE.COM Jul 12 2019 07:48:00 Capital One National Assoc., POB 26030, Richmond, VA 23260-6030
 514905680 EDI: CAPITALONE.COM Jul 12 2019 07:48:00 Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
 514767744 +EDI: WFNNB.COM Jul 12 2019 07:48:00 Comenity Bank / NWPRTNWS, POB 182789, Columbus, OH 43218-2789
 514767745 +EDI: WFNNB.COM Jul 12 2019 07:48:00 Comenity Bank/Chadwcks, PO Box 182789, Columbus, OH 43218-2789
 514767747 +EDI: WFNNB.COM Jul 12 2019 07:48:00 Comenity Bank/MTROSTYL, POB 182789, Columbus, OH 43218-2789
 514767746 +EDI: WFNNB.COM Jul 12 2019 07:48:00 Comenity Bank/Mandee, PO Box 182789, Columbus, OH 43218-2789
 514898897 +EDI: CRFRSTNA.COM Jul 12 2019 07:48:00 Credit First NA, Po Box 818011, Cleveland, OH 44181-8011
 514767748 +EDI: BLUESTEM Jul 12 2019 07:58:00 Fingerhut/Metabank, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
 514767749 +EDI: BLUESTEM Jul 12 2019 07:58:00 Fingerhut/Webbank, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
 514767750 +EDI: CRFRSTNA.COM Jul 12 2019 07:48:00 Firestone, POB 81307, Cleveland, OH 44181-0307
 514767752 +EDI: RMSC.COM Jul 12 2019 07:48:00 GEGRB/Lowes, PO Box 965005, Orlando, FL 32896-5005
 514767753 +EDI: RMSC.COM Jul 12 2019 07:48:00 GEGRB/Walmart, PO Box 965024, Orlando, FL 32896-5024
 514767751 EDI: RMSC.COM Jul 12 2019 07:48:00 GEGRb / JC Penny, POB 965009, Orlando, FL 32896-5009
 514860337 EDI: MERRICKBANK.COM Jul 12 2019 07:48:00 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
 514767756 +EDI: TSYS2.COM Jul 12 2019 07:48:00 Macys-DSNB, POB 8218, Mason, OH 45040-8218
 514767759 +EDI: MERRICKBANK.COM Jul 12 2019 07:48:00 Merrick Bank, POB 9201, Old Bethpage, NY 11804-9001
 514767760 +EDI: CBS7AVE Jul 12 2019 07:58:00 Montgomery Ward, c/o Creditors Bankruptcy Service, PO Box 740933, Dallas, TX 75374-0933
 514984255 EDI: PRA.COM Jul 12 2019 07:48:00 Portfolio Recovery Associates, LLC, c/o Capital One, POB 41067, Norfolk VA 23541
 514915056 EDI: PRA.COM Jul 12 2019 07:48:00 Portfolio Recovery Associates, LLC, c/o Jc Penney Credit Card, POB 41067, Norfolk VA 23541

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 53

Date Rcvd: Jul 12, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514915062 EDI: PRA.COM Jul 12 2019 07:48:00 Portfolio Recovery Associates, LLC,
c/o Walmart Credit Card, POB 41067, Norfolk VA 23541
517717995 +EDI: Q3G.COM Jul 12 2019 07:48:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,
PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for,
Sadino Funding LLC 98083-0788
517717994 EDI: Q3G.COM Jul 12 2019 07:48:00 Quantum3 Group LLC as agent for, Sadino Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
514838382 EDI: Q3G.COM Jul 12 2019 07:48:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
514767764 +EDI: CBSAMERIMARK Jul 12 2019 07:48:00 Shop Now Pay Plan, POB 2852,
Monroe, WI 53566-8052
514767765 +EDI: CITICORP.COM Jul 12 2019 07:48:00 THD-CBNA, POB 6497, Sioux Falls, SD 57117-6497
514767766 EDI: TFSR.COM Jul 12 2019 07:48:00 Toyota Motor Credit Corp, 5005 N. River Blvd, NE,
Cedar Rapids, IA 52411
514780876 EDI: TFSR.COM Jul 12 2019 07:48:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,
Cedar Rapids, Iowa 52408-8026
515691369 +EDI: WFFC.COM Jul 12 2019 07:48:00 WELLS FARGO BANK, N.A., WELLS FARGO BANK, N.A.,
ATTENTION: BANKRUPTCY DEPARTMENT, MAC #D3347-014, 3476 STATEVIEW BOULEVARD,
FORT MILL, SC 29715-7203
514767768 +EDI: RCSDELL.COM Jul 12 2019 07:58:00 Webbank-DFS, POB 81607, Austin, TX 78708-1607
514880736 +EDI: BLUESTEM Jul 12 2019 07:58:00 Webbank-Fingerhut, 6250 Ridgewood Rd,
St. Cloud, MN 56303-0820
514916954 +EDI: WFFC.COM Jul 12 2019 07:48:00 Wells Fargo Bank NA, Attn: Bankruptcy Dept.,
MAC # D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203
514767769 EDI: WFFC.COM Jul 12 2019 07:48:00 Wells Fargo Home Mortgage, POB 10335,
Des Moines, IA 50306-0335

TOTAL: 37

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Wells Fargo Bank, NA
514767767* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Leasing, 5005 N. River Blvd., NE,
Cedar Rapids, IA 5241)

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2019 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Jeanie D. Wiesner on behalf of Debtor Coralie A Williams jwiesner@subranni.com,
dhoff@subranni.com; cwild@subranni.com
Nicholas V. Rogers on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Raymond H. Shockley, Jr. on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Scott M. Zauber on behalf of Debtor Coralie A Williams jwiesner@subranni.com,
ecf@subranni.com; cwild@subranni.com; dhoff@subranni.com
Thomas J Subranni on behalf of Debtor Coralie A Williams jwiesner@subranni.com,
dhoff@subranni.com; cwild@subranni.com; ecf@subranni.com

TOTAL: 9